



### EMPLOYMENT / BUSINESS INFORMATION

Employed                       Self - Employed                      Occupation : \_\_\_\_\_  
 Company's/Employer's Name \_\_\_\_\_  
 Office Address \_\_\_\_\_  
 Designation \_\_\_\_\_ Office Phone No. \_\_\_\_\_ / \_\_\_\_\_  
 \_\_\_\_\_ E-mail/Fax No. \_\_\_\_\_  
 Contact Person & Address \_\_\_\_\_  
 Nature of Business \_\_\_\_\_  
 Relationship with the applicant \_\_\_\_\_  
 Permanent A/C No. (issued by Income Tax Office) \_\_\_\_\_  
 Monthly Gross Income Rs. \_\_\_\_\_ Monthly Net Income Rs. \_\_\_\_\_  
 Deductions/Outgoings from Income Rs. \_\_\_\_\_ Details of other Income, if any Rs. \_\_\_\_\_  
(Like Income-Tax, PF, Insurance Premium, House Rent, Loan Instalments etc.)

	APPLICANT	FINANCIAL STATEMENT	CO-APPLICANT
(A) Assets	Amount (Rs. in thousands)		Amount (Rs. in thousands)
1. Balance in S/B A/c	_____	1. Balance in S/B A/c	_____
2. Term Deposits with Bank	_____	2. Term Deposits with Bank	_____
3. LIC Policies	_____	3. LIC Policies	_____
4. NSC / PPF A/c / IVP etc.	_____	4. NSC / PPF A/c / IVP etc.	_____
5. Shares / Debentures / Bonds	_____	5. Shares / Debentures / Bonds	_____
6. Gold / Jewellery / Silver	_____	6. Gold / Jewellery / Silver	_____
7. Flat / Land / House	_____	7. Flat / Land / House	_____
8. Vehicle	_____	8. Vehicle	_____
9. Other Assets	_____	9. Other Assets	_____
If Any (Details)	_____	If Any (Details)	_____
(B) Liabilities			
1. Loan from Bank / F.I.	_____	1. Loan from Bank / F.I.	_____
2. Loan from Employer	_____	2. Loan from Employer	_____
3. Loan from others	_____	3. Loan from others	_____
Total	=====	Total	=====
<b>NETWORTH (A) - (B) =</b>			

### PROPERTY DETAILS

1. Address of property to be financed \_\_\_\_\_
2. Is Property  New  Old      If old, how old it is/age of property  Yrs.
3. Name and Address of Seller / Builder \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Phone No. \_\_\_\_\_ / \_\_\_\_\_  
 E-mail \_\_\_\_\_ Fax No. \_\_\_\_\_
4. Relation, if any, between buyer & seller \_\_\_\_\_
5. Whether Income Tax clearance has been obtained : Yes / No / N.A.
6. Area of Property : i) Area of Plot       ii) Built up Area
7. Tenure of Land  Freehold  Leasehold  Period of unexpired lease
8. Is the Property : Proposed / Ready / Under construction
9. In case under construction, likely date of completion / Possession
10. Whether the flat is situated in Co-operative Housing Society : Yes  or No   
 If yes, name of Society and Regn. No. \_\_\_\_\_

**LOAN DETAILS**

Purpose of Loan Construction  Purchase  Extension  Repairs  Renovation  Amount (Rs. in thousands)

Estimated Requirement of Funds	Value	Sources of Funds	Value
1. Cost of Land / Flat / House		1. Loan from Bank of India	
2. Cost of Construction / Repair / Extension / additions / alteration		2. Bank Savings / FDR / Term Deposits etc.	
3. Stamp Duty		3. Sale of investments / NSC / IVP / Flat / House etc.	
4. Registration Charges		4. Loan from P.F.	
5. Expenses for furnishing the house / flat		5. Other Sources (Details)	
6. Other Costs / Expenses (Details)			
<b>Total Requirements (A)</b>		<b>Total Available (B)</b>	

(A) and (B) should tally

**Details of Security (ies) / Collateral (s)**

Particulars	Owner / in the name of	Value Rs.
i). Mortgage of House / Flat / Plot .....		
ii). Term Deposits with Bank .....		
LIC Policy .....		
NSCs / IVPs .....		
iii). Other Securities (Details).....		

**DETAILS OF BANK ACCOUNT**

	Applicant	Co-Applicant
Bank		
Branch		
Type of A/C		
A/c Since		
A/c No.		
Present Balance		

**DETAILS OF CREDIT CARDS HELD**

	Applicant	Co-Applicant
Issuing Organisation		
Card No.		
Credit Limit		
Date obtained		

**EMPLOYMENT HISTORY (LAST 10 YEARS) OF APPLICANT / CO-APPLICANT**

Employer	Designation	Contact Person	Phone No.	No. of Years
1.				
2.				
3.				
4.				
5.				

**INFORMATION ABOUT RELATIVES**

**1. Names of Close Relatives**

1. Name _____	1. Name _____
2. Relationship _____	2. Relationship _____
3. Address _____	3. Address _____
_____	_____
4. Phone No. _____	4. Phone No. _____
5. Fax No. _____	5. Fax No. _____

**2. Name of References**

- 1. Name \_\_\_\_\_
- 2. Designation \_\_\_\_\_
- 3. Address \_\_\_\_\_  
\_\_\_\_\_
- 4. Phone No. \_\_\_\_\_

**2. Name of References**

- 1. Name \_\_\_\_\_
- 2. Designation \_\_\_\_\_
- 3. Address \_\_\_\_\_  
\_\_\_\_\_
- 4. Phone No. \_\_\_\_\_

I/We hereby declare that :

- 1. The proposed loan would be utilised by me/us for the purpose mentioned above. The finance required beyond the loan amount, shall be met by me/us from our own sources as stated herein above.
- 2. The house/flat/Land to be purchased is unencumbered and is being made available with vacant possession and without any tenant.
- 3. The various permissions required under the law have been obtained/shall be obtained prior to disbursement of the bank loan.
- 4. The information given by me/us, our guarantor/s is true and correct on the basis of which bank would take decision for granting or otherwise of the loan to me/us.
- 5. In case at any point of time hereinafter it transpires that information provided is found to be incorrect/false and/or that if it is observed that the loan to be availed by me/us is not utilised for the purpose it is lent, the bank shall be at liberty to recall the advance forthwith irrespective of the contracted terms of loan and charge me/us penal/additional interest or take any steps that may be deemed fit by the bank. I/We shall repay the entire loan with additional/penal interest and other charges if any forthwith.
- 6. No disciplinary action and/or case is pending against me/us in any of the courts of law in the country.
- 7. I/We confirm that I/We have not had any insolvency proceedings against me/us nor I/We have ever been adjudicated insolvent.
- 8. I/We agree that the Bank may take up such references and make such enquiries in respect of this application as it may deem necessary.
- 9. I/We shall execute necessary documents at my/our cost, create adequate security for the loan as desired by the bank before disbursement of the loan. I/We agree to abide by all the terms & conditions advised/to be advised by the bank from time to time.
- 10. I/We undertake to inform the Bank regarding any change in information provided above. I/We shall furnish additional information / documents as bank may ask from me/us from time to time.

Yours Faithfully,

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Signature of Co-applicant

Place : \_\_\_\_\_

Date : \_\_\_\_\_

- TEAR OFF -

Acknowledgement of Application

**BANK OF INDIA**

\_\_\_\_\_ Branch

Received an application form for Housing Finance from \_\_\_\_\_ on \_\_\_\_\_ with related documents.

For **Bank of India**

\_\_\_\_\_  
(Authorised official) Branch

**PERSONAL INFORMATION - GUARANTOR**

AFFIX PHOTO OF GUARANTOR WITH SIGNATURE ON IT

Ref. : Request for Housing Loan from \_\_\_\_\_

Full Name (Capital Letters Only) of Guarantor :  
(Keep one block blank between two parts of name)

\_\_\_\_\_

Residential Address (Present) / Correspondence Address

\_\_\_\_\_

Phone No. \_\_\_\_\_ / \_\_\_\_\_

Fax No. / E-mail : \_\_\_\_\_

Permanent Address \_\_\_\_\_

Employed  
Name and Address of Employer

\_\_\_\_\_

Designation \_\_\_\_\_ Phone \_\_\_\_\_

Fax No. / E-mail : \_\_\_\_\_

Contact Person

P.A.N. (Issued by Income Tax Office)

Qualification  UG  G  PG

Age   yrs. DOB   /   /

Male  Female

Married  Unmarried

No. of Dependents

Resident  NRI

SC/ST  Others

Self Employed

Nature of Business

Office Address

\_\_\_\_\_

\_\_\_\_\_

Phone \_\_\_\_\_

Fax No. / E-mail : \_\_\_\_\_

Gross Monthly Income \_\_\_\_\_

Net Monthly Income \_\_\_\_\_

Details of Bank Accounts

Bank \_\_\_\_\_

Branch \_\_\_\_\_

Type of A/c \_\_\_\_\_

Account No. \_\_\_\_\_

Details of credit cards

Issuing Organisation

Card No. \_\_\_\_\_

Credit Limit Rs. \_\_\_\_\_

**POSITION OF ASSETS & LIABILITIES**

Amount (Rs. in thousands)

1. LIC Policies \_\_\_\_\_
2. Deposits \_\_\_\_\_
3. Gold/Jewellery/Silver \_\_\_\_\_
4. NSC/PF/Share/Debentures/Bonds \_\_\_\_\_
5. Flat/Land/House \_\_\_\_\_
6. Other Assets (Details) \_\_\_\_\_

1. Due to Bank \_\_\_\_\_
2. Due to Employer \_\_\_\_\_
3. Due to Others \_\_\_\_\_
4. Others if any (Details) \_\_\_\_\_

I hereby declare that the information provided above is true and correct and binding on me. I have enclosed documents to prove my identity, address, and Income and agree to furnish you any other information/documents that you may require.

Place : \_\_\_\_\_

Date : \_\_\_\_\_

Signature of Guarantor